



## Fee information



Name of service provider: **BGL BNP Paribas**  
Account name: **Exclusive Pack / Individual options**  
Date: **01/01/2025**

- This document provides information on the fees for the main services associated with a payment account, and can help you compare these fees with those of other accounts.
- The use of account services may also incur fees not listed in this document. For more information, please consult the “Conditions and Fees” document available on our website, [www.bgl.lu/en/official-documents/rates](http://www.bgl.lu/en/official-documents/rates)
- A glossary of terms used in this document is also available free of charge on our website [www.bgl.lu/en/official-documents/rates](http://www.bgl.lu/en/official-documents/rates)

Service	Fees	EUR
<b>General account services</b>		
<b>Maintaining the account</b>	<b>Monthly fees</b>	<b>12</b>
Includes a package comprising the following services:	Total annual fees	144
<ul style="list-style-type: none"><li>• Unlimited Optiflex accounts (all currencies)</li><li>• SEPA electronic credit transfers in EUR</li><li>• International electronic credit transfers (transaction and foreign exchange fees)</li><li>• Provision of two debit cards</li><li>• Provision of two credit cards of your choice, from Mastercard Gold, Visa Classic and Mastercard Platinum with -50% off</li><li>• ATM withdrawals in EUR with a debit card within the BNP Paribas network</li><li>• Three free cash withdrawals per month in EUR with a debit card at third party ATMs in the EU</li><li>• Free card payments, including foreign exchange fees.</li><li>• Subscription of an arranged overdraft – OptiLine credit facility</li><li>• 1 savings account (all currencies) with no statement fees</li><li>• Mortgage loan: handling fees of EUR 250</li><li>• Personal loan: no handling fees</li><li>• Monthly account statement</li><li>• Online banking</li><li>• Electronic account statements</li></ul>	<b>Monthly fees if there is a loyalty discount*</b>	<b>9</b>
	Total annual fees if there is a loyalty discount	108
<i>* The loyalty discount is granted when at least €1,500 is paid in to the client's account each month.</i>		
You will be charged separately if you exceed these limits.		

Payments (excluding credit/debit cards)		
Credit transfer	Manual credit transfers to:	
	<ul style="list-style-type: none"> <li>• another BGL BNP Paribas account 5</li> <li>• another account in the SEPA ≤ EUR 125,000 (in EUR) 7</li> <li>• another account in the SEPA &gt; EUR 125,000 (in EUR) 15</li> <li>• an account outside the SEPA and/or in foreign currency 0.20% of the amount (min. 15, max. 200)</li> </ul>	
Standing order	Execution	Same fees as electronic credit transfers (see above)
Cards and cash		
Provision of a debit card	Monthly fee – Visa Debit	2
	Annual fee – Visa Debit	24
Provision of a credit card	Monthly fee – Visa Classic	2
	Annual fee – Visa Classic	24
	Monthly fee – Mastercard Gold	5.5
	Annual fee – Mastercard Gold	66
	Monthly fee – Mastercard Platinum	17
	Annual fee – Mastercard Platinum	204
Cash withdrawals	Monthly fee – Mastercard Elite	28
	Annual fee – Mastercard Elite	336
	ATM withdrawals with a debit card:	
	• In EUR within the EU	2.5
	• In EUR outside the EU	5
	• In foreign currencies (within/outside the EU)	5
	In branch	5
Overdrafts and related services		
Arranged overdraft – OptiLine credit facility	Authorised overdraft	
	Annual interest rate	9.25 %
Other services		
Account statement	Paper	Postage charge + 0.50